



The • Learning • Tree

1st Quarter 2008

A publication for MCT Credit Union Members

Breaking News!

Coming soon to an MCT location near you - a
New Checking Account Product that could **earn you**
6.01% *APY !! See inside for exciting details!!

*Annual Percentage Yield
Restrictions Apply



MCT Credit Union
Branch Locations/Hours/Contact Information

Port Neches Office 2736 Nall Street Port Neches, TX 77651 (409) 727-1446	Lobby Hours 8:30am-5:00pm M-Th 8:30am-6:00pm Friday	Drive Thru 7:00am-5:00pm M-Th 7:00am-6:00pm Friday 9:00am-12:00noon Saturday
Bridge City Branch 4837 Hwy 87 Orange, TX 77630 (409) 735-8777	Lobby Hours 8:30am-5:00pm M-Th 8:30am-6:00pm Friday	Drive Thru 7:00am-5:00pm M-Th 7:00am-6:00pm Friday 9:00am-12:00noon Saturday
Northway Orange Branch 3735 N. 16th Street Orange, TX 77631 (409) 883-5506	Lobby Hours 8:30am-5:00pm M-Th 8:30am-6:00pm Friday	
Nederland Branch 524 Hwy 69 Nederland, TX 77627 (409) 722-9133	Lobby Hours 8:30am-5:00pm M-Th 8:30am-6:00pm Friday	Drive Thru 7:00am-5:00pm M-Th 7:00am-6:00pm Friday 9:00am-12:00noon Saturday
Lumberton Branch 94 N LHS Drive Lumberton, TX 77657 (409) 751-4425	Lobby Hours 8:30am-5:00pm M-Th 8:30am-6:00pm Friday	Drive Thru 8:30am-5:00pm M-Th 8:30am-6:00pm Friday
Call Center 24/7 NetBranch T.E.S.S. (Automated Telephone Service) Toll-Free	After 5:00 pm www.mctcu.org (409) 724-3500 — or — (800) 846-1751	Sunday-Sunday (888) 610-3500

MCT Credit Union Surcharge Free ATM Locations

Visit any of the following locations and pay no ATM surcharge fee when you use your MCT Checkmate Debit Card or MCT ATM Card. For additional surcharge free ATM locations throughout the United States visit www.selectatm.com.

BEAUMONT Education First Federal Credit Union 7025 Eastex Freeway (2 terminals) 4695 Rolfe Christopher	Credit Union Co-op ATM 3504 Hwy 365 (across from Central Mall) Neches Federal Credit Union 2623 Nederland Avenue	GROVES Shell Fastlane: 3911 Pure Atlantic 5410 W. Parkway
Shell Fastlane: 190 N. Major Drive 5610 College Street 3890 IH-10 South 1755 E. Cardinal Drive (@ MLK) 2810 Eastex Freeway 7395 Highway 10 (@ Major Drive) 255 Dowlen Road 10910 Eastex Freeway 205 IH-10 North 3875 IH-10 South 2245 IH-10 @ Washington 10915 Eastex Freeway 1650 W. Cardinal Drive 4115 E. Lucas 195 IH-10 North	JASPER 804 W. Gibson Street (Murphy Oil in WalMart parking lot) LUMBERTON 90 North LHS Drive (Murphy Oil in WalMart parking lot) Shell Fastlane 901 N. Main	BRIDGE CITY MCT Credit Union 4837 Hwy 87 ORANGE MCT Credit Union 3735 N. 16th Street
NEDERLAND MCT Credit Union 524 Hwy 69 Shell Fastlane: 104 Memorial Highway 839 Nederland Avenue	PORT ARTHUR 8595 Memorial Blvd (Murphy Oil in WalMart parking lot) 4995 Twin City Highway (Murphy Oil in WalMart parking lot) Shell Fastlane: 3648 Highway 73	WEST ORANGE 3117 Edgar Brown Drive (Murphy Oil in WalMart parking lot) SILSBEE 1003 Hwy 96 Bypass (Murphy Oil in WalMart parking lot)
Dupont Goodrich Community Federal Credit Union 4008 N Twin City Hwy The Medical Center of Southeast Texas (MCTCU) 2555 Jimmy Johnson Blvd	PORT NECHES MCT Credit Union 2736 Nall Street Neches Federal Credit Union 776 Magnolia Neches Federal Credit Union 2239 Nall Street	VIDOR Dupont Goodrich Community Federal Credit Union 1430 North Main Shell Fastlane: Highway 105 @ FM 1132 695 W. Railroad WINNIE Shell Fastlane: IH-10 @ FM 1663

BOARD OF DIRECTORS:

Mike Guidry – *Chairman*
Randy Chance – *Vice Chairman*
Mike Laird – *Treasurer/Secretary*
Randy Lupton
Charles Lankford
Peggy Delahoussaye
Yvonne Grimes
George Eisenmann
Durwood Johnson
Ed White
Jimmy Myers

ADVISORY MEMBERS:

Debbie Norris
David Garrett

2008 Scheduled Holiday Closings:

January 1 - New Year's Day
February 18 - Presidents Day
March 21 - Good Friday
May 26 - Memorial Day
July 4 - Independence Day
September 1 - Labor Day
October 13 - Columbus Day
November 27 & 28 - Thanksgiving Day
December 24 - Christmas Eve
December 25 - Christmas Day

If a holiday falls on a Friday, we will be open until 6:00pm on the last working day of the week.



It's Almost Tax Refund Time!!

**File Your Income Tax the
easy way – Electronically!!**

Visit our website at www.mctcu.org and click on the Turbo Tax for the Web link. It takes you through your return step by step, checks for accuracy and files it electronically. It is updated with the new tax law changes to help you get every deduction and tax savings you deserve!

Get yours faster by having it direct deposited into your account! All you need is our routing number: 313187649 and your full account number (look at the bottom left corner of your checkbook).

Memo		
①	②	③
1: 313187649	1: 0265274859	1: 0137

① Routing Number ② Account Number ③ Check Number



New Checking Account Product

Coming soon to an MCT location near you - a **New FREE Checking Account Product** that could **earn you 6.01% *APY!!** It's simple -

- ✓ Conduct at least 10 debit card transactions per month
- ✓ Sign up for free e-statements
- ✓ Enroll in one of the following - direct deposit, ACH auto debit or billpay

Watch your mailbox for more exciting details coming very soon!!

EARN
6.01%*
APY

**Annual Percentage Yield
Restrictions Apply*



Identity Theft

Member Awareness of Identity Theft...

Within the past month, Equifax, Experian & TransUnion began offering consumers nationwide the option of freezing their credit reports.

A security freeze is so much better than a "fraud alert", which is what consumers are typically advised to do when they are victims of identity theft or think their information has been compromised. A fraud alert simply tells potential lenders they need to take extra care and certain steps before granting credit. The alert doesn't block access to your files, so it's not foolproof.

With a security freeze, lenders and businesses cannot get access to your credit files or your credit scores without your authorization which greatly reduces the chance that a thief will be able to get credit in your name and damage your credit profile.

For more details on security freeze laws, use Consumers Union's "Guide to Security Freeze Protection" at www.FinancialPrivacyNow.org.

Business Spotlight

Affordable Auto Repair
2505 N Martin Luther King Dr.,
Orange, TX



Affordable Auto Repair is owned by the Jaques family and is located at 2505 N Martin Luther King Dr. in Orange. Gaylon established the business over 15 years ago and has been a member of MCTCU since February 2006. He is a certified mechanic with over 20 years of experience. Rose and Eric run the day to day operations. The Jaques family has lived in Orange their whole lives and are valued members of MCT Credit Union.

For more information about Affordable Auto Repair, please call 409.886.4850.

Sounds of the Season



MCT Credit Union invited area school choirs to perform for the holidays. The performances were done by Groves Elementary, Woodcrest Elementary, Port Neches Elementary, Port Neches Groves High School, Sims Elementary, Bridge City Middle School, LCM High School, Mauriceville Elementary, West Orange Stark & Greenfrog Daycare.

GIANT CHRISTMAS STOCKING WINNERS

Congratulations to the following five children - hope you enjoy all the goodies in your Giant Stocking:

- Emily Day - Orange
- Zachary Graham - Lumberton
- Brailey Miller - Bridge City
- Jaylan Jordan - Port Neches
- Alyssa Esquivel - Nederland

Women & Children's Shelter



The employees and members of MCT Credit Union collected 2 van loads of needed items this year for the Women & Children's Shelter.

Thanks to all of you who supported this worthwhile cause for Moms and their children!!

Millionaire Club Santa Parties!!

MCT held a meet n' greet Santa event for the Millionaire Club, our youth account for 0 to 8 years of age! The children were able to visit with Santa and receive a free picture with him!



Lifeshare Blood Drives

LifeShare Blood Drive Schedule – 2008

Monday, January 14th
9 a.m. to Noon at the Bridge City branch

Friday, April 11th
9 a.m. to Noon at the Port Neches branch

Monday, August 4th
9 a.m. to Noon at the Nederland branch

Thursday, November 13th
9 a.m. to Noon at the Port Neches branch

Attention Small Business Owners!

MCT offers a wide variety of business products and services to local small businesses. In most cases, if a bank can offer it, so can we! Following are some of the important services and products we can offer to your business:

- ✓ Only \$5 Fee on Business Checking (no hidden per item fees)
- ✓ Revolving Lines of Credit
- ✓ Commercial Real Estate Loans
- ✓ Commercial Vehicles
- ✓ New Equipment
- ✓ Inventory
- ✓ Building Expansions or Relocations
- ✓ Credit Card Merchant Services
- ✓ ACH Electronic Services
- ✓ Payroll Deduction on Employee Salaries
- ✓ Electronic State and Federal Tax Payments
- ✓ Check 21 Service

MCT offers Convenience, Service and Local Decision-Making!! Add MCT to your list of things to do – drop by any of our 5 convenient locations today and find out how we can help your business!!



Rewards

NEW!!

Be on the lookout for the new MCT
Platinum Rewards Credit Card!!

This is a unique program that rewards you
for using your participating MCT Credit
Union MasterCard Platinum credit card.

Unlike typical frequent flyer programs, your
points are good for absolutely anything.

You can redeem your points for gifts,
gift cards, travel or even donate
your points to charities!!

You name it! Watch your mailbox
- details will be coming
to you soon!



Must meet qualifications.

The Financial Center

With MCT Credit Union, *you*
can handle *all* your investment
transactions in *one* friendly place.

the
FINANCIAL
CENTER

You work hard to earn your money. You shouldn't have to work hard to manage it, too. That's why MCT Credit Union has a full-service financial planner available to assist you. You can handle all your investment transactions in one friendly place.

The Financial Center offers:

- Budget and Debt counseling
- Investment Advisory Services
- College Planning
- Retirement Planning
- Financial Planning
- And much more!

The Financial Center is a wholly owned subsidiary of MCT Credit Union. The Financial Center has contracted with CUSO Financial Services L.P., a NASD registered Broker/Dealer, to offer all of the products needed by our members for your financial well-being.

Products currently available include:

- Tax-Sheltered Investments
- Regular IRAs
- Roth IRAs
- Education IRAs
- Tax-Free Investments
- Mutual Funds
- Fixed and Variable Annuities
- Stocks and Bonds
- Health Insurance

Your Financial Center Investment Representative is Johnnie Fling in our Port Neches office. To learn more about products and services available to you, please log on to www.thefinancialcenter.com



Johnnie Fling
Financial Representative

Securities Products offered by CUSO FINANCIAL SERVICES LP (CFS), member FINRA/SIPC, an independent broker/dealer and are: NOT NCUA/NCUSIF INSURED. Not Credit Union Guaranteed. May Lose Value. Investment Representatives are employees of MCT Credit Union and registered with CFS (Member NASD/SIPC).

Star Student Program



MCT Credit Union Star Student Program

We are still the proud sponsor of this program along with Channel 12 for area students. Each week, a student is selected for their educational accomplishments. The student and teacher are interviewed every Wednesday on 'Live at 5'. This clip is then played again on Thursday mornings at 6:45 a.m. Just in case you miss both of those, you can log on to the KBMT12 website and view it there!

The student is presented with an MCT backpack and gift certificate for \$25 to open a savings account!

Congratulations to the following weekly winners:

- 9/26 - Brooke Sonnier - Grade 5 - Port Neches Elementary
- 10/3 - Kelli Stokes - Grade 4 - Hamshire Fannett
- 10/10 - DeShonna Harris - Grade 5 - French Elementary
- 10/17 - Haley Toman - Grade 5 - Sallie Curtis Elementary
- 10/24 - Hayden Reed - Grade 8 - LCM Junior High
- 10/31 - Iranishia O'Brien - Grade 5 - Dunbar Elementary
- 11/7 - Chase Rhodes - Grade 5 - Fred Elementary
- 11/14 - Regan Czuba - Grade 5 - Cathedral Christian
- 11/21 - Hayley Harrington - Grade 5 - Beaumont ISD
- 11/28 - Holly Stringer - Grade 8 - Evadale Junior High

55 Years Community Service Celebration

Join us as we celebrate 55 Years of Excellent Community Service!!

We will host 2 events for our membership in honor of this special time:

Friday, January 11th from 3 to 6 p.m.
at our Port Neches location

Tuesday, January 15th from 3 to 6 p.m.
at our Bridge City location

We will provide each member with chili,
catered by the Texas Roadhouse, and a special gift!

We could not have done it without you so please come
by and share in the fun!

Annual Meeting

Please join us on February 21 at 5:30 p.m. at the
Central Middle School for the 2008 MCT Credit Union
Annual Meeting. Drawings and giveaways for all who attend!!

MCT Credit Union – “*Making Commitments Together*”



Port Neches Office
2736 Nall Street
Port Neches, TX 77651
(409) 727-1446

Nederland Branch
524 Hwy 69
Nederland, TX 77627
(409) 722-9133

Bridge City Branch
4837 Hwy 87
Orange, TX 77630
(409) 735-8777

Northway Orange Branch
3735 N. 16th Street
Orange, TX 77631
(409) 883-5506

Lumberton Branch
94 N LHS Drive
Lumberton, TX 77657
(409) 751-4425

PRSRT STD
US Postage
PAID
Permit No. 600
Houston, TX